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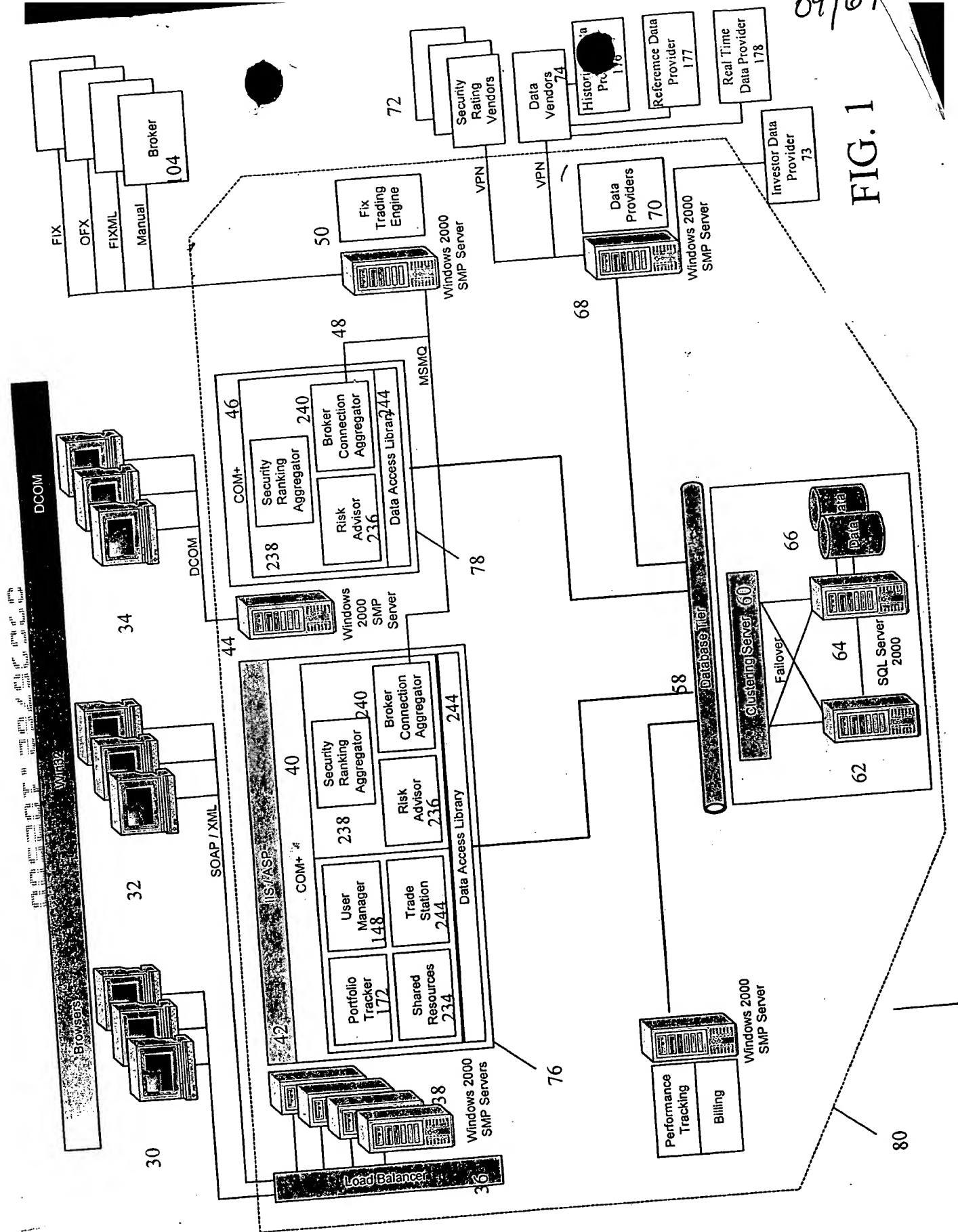
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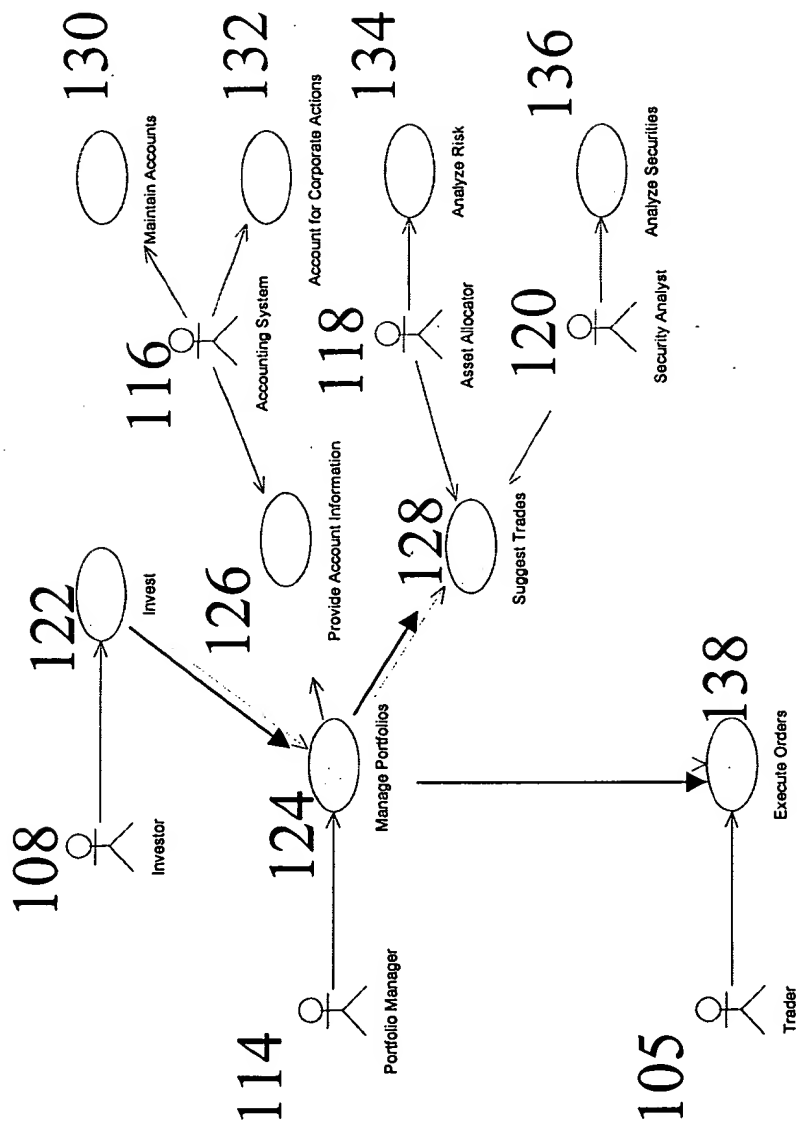


FIG. 2A

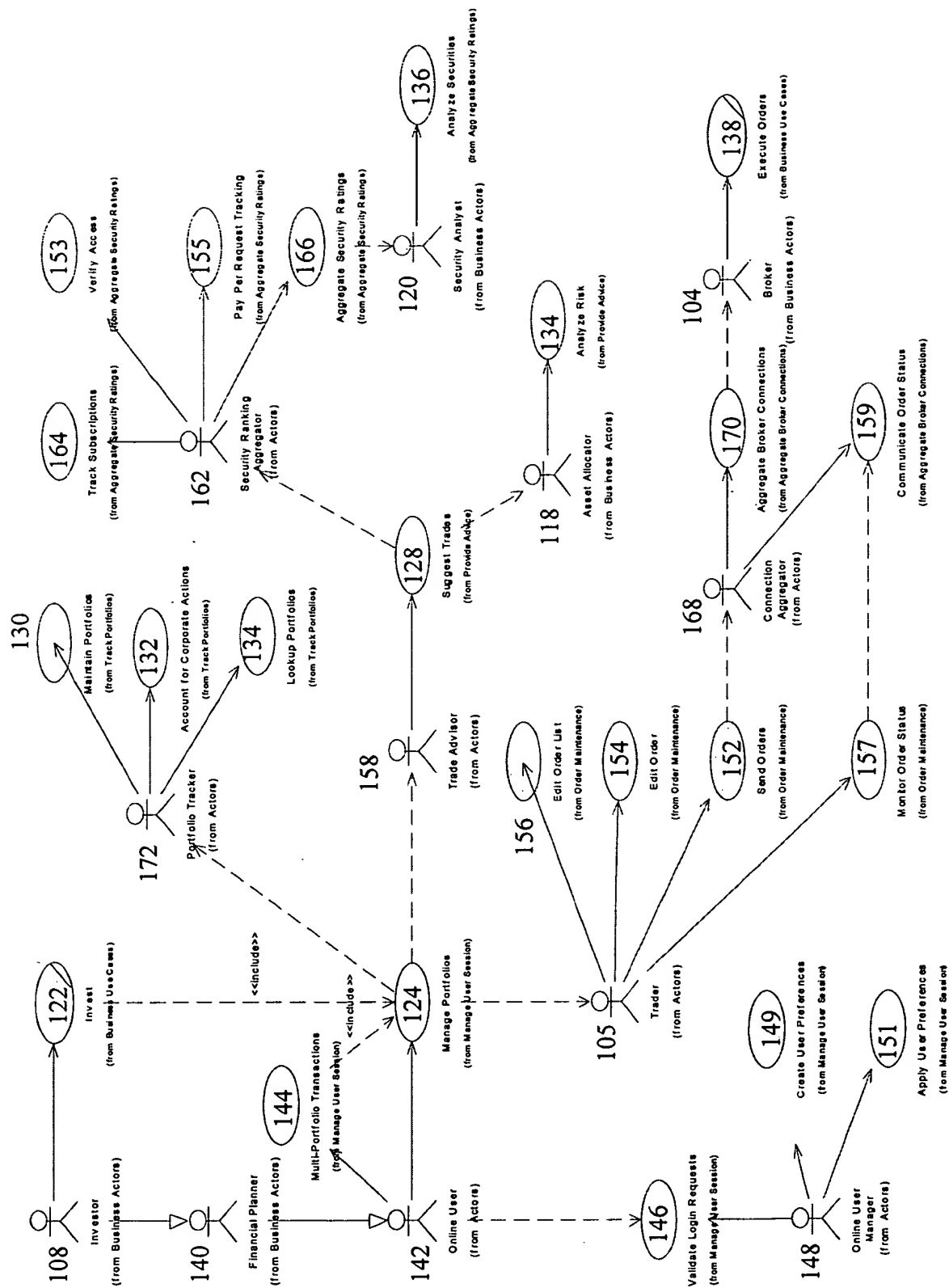


FIG. 2B

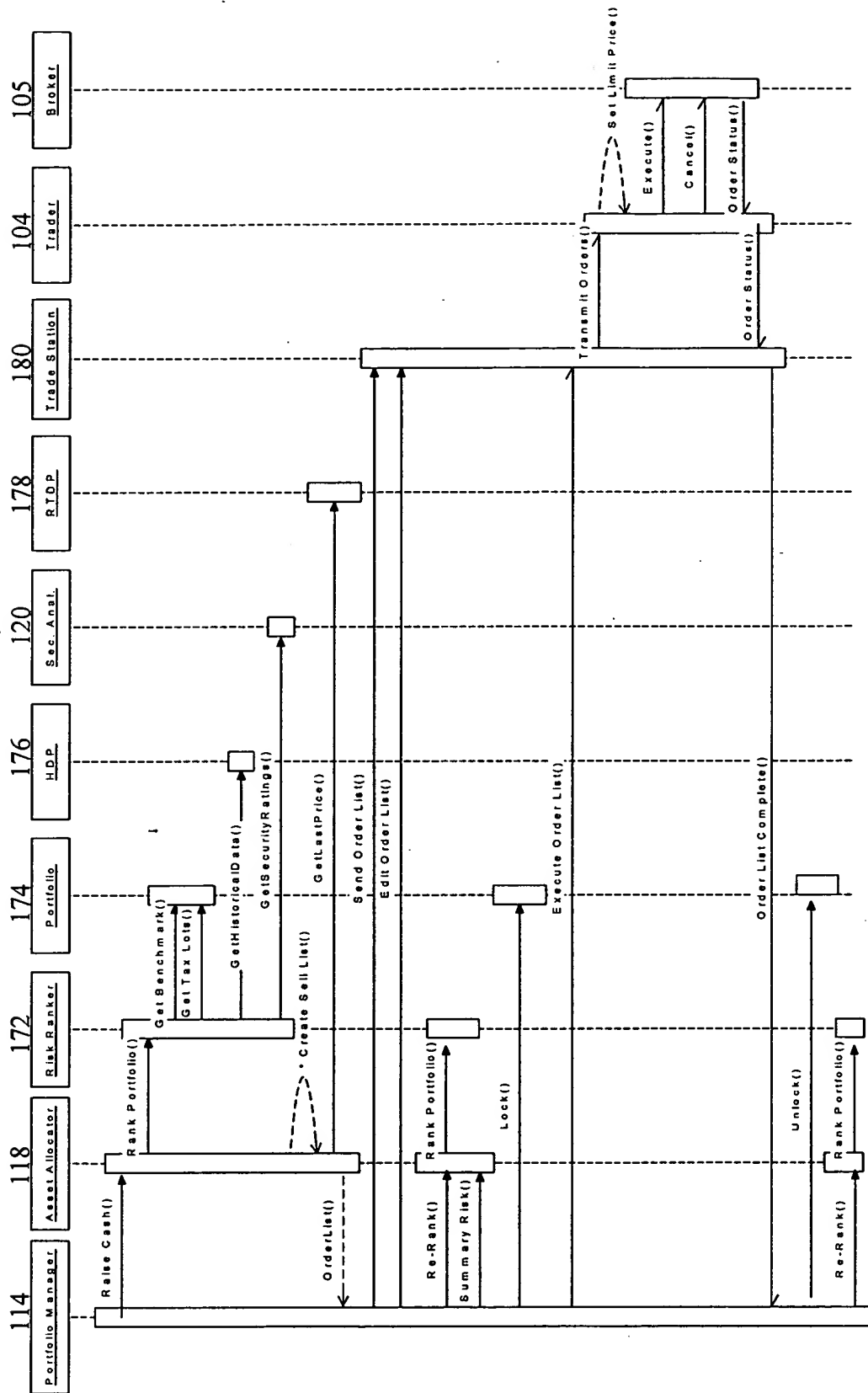


FIG. 3A

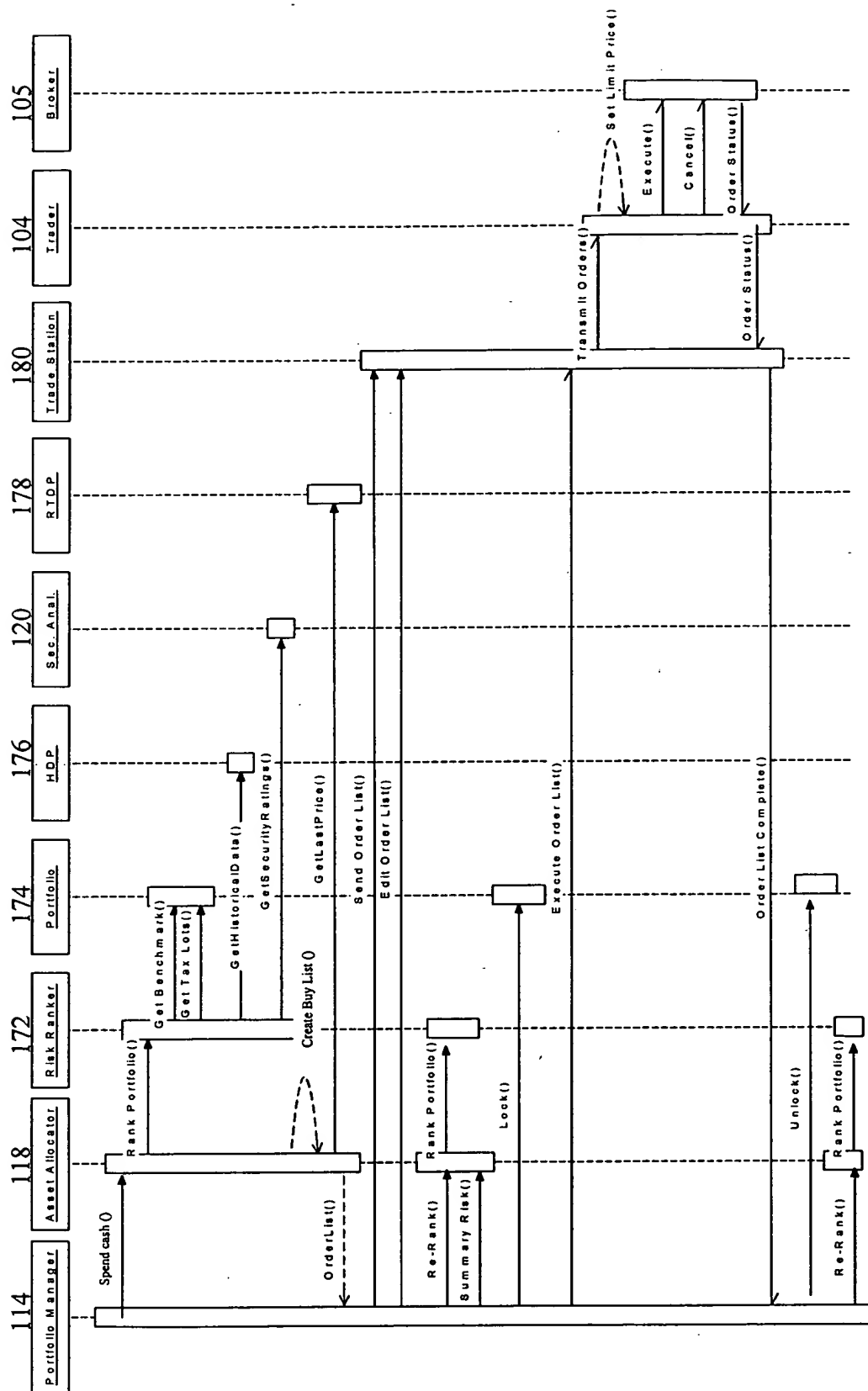
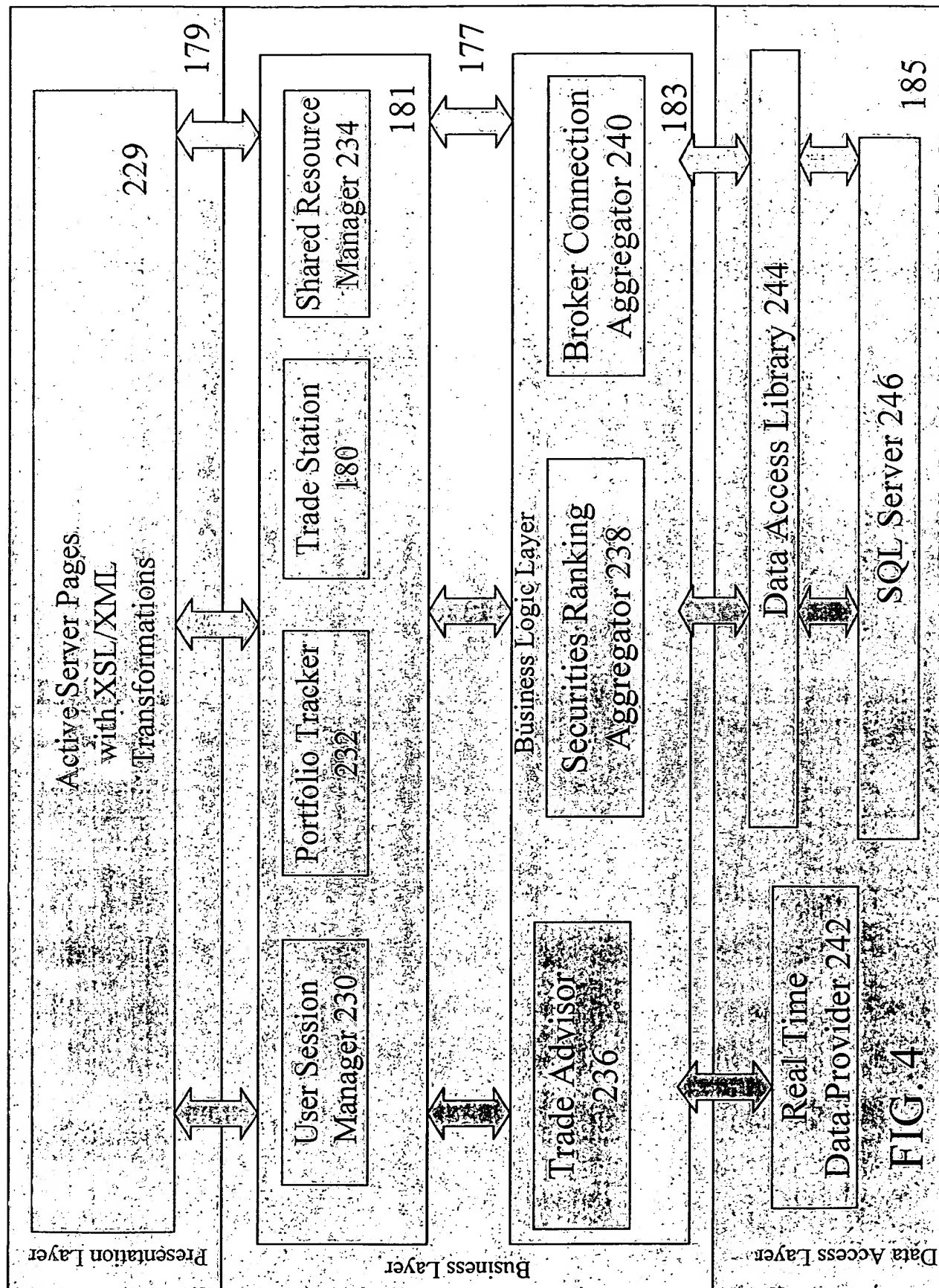


FIG. 3B



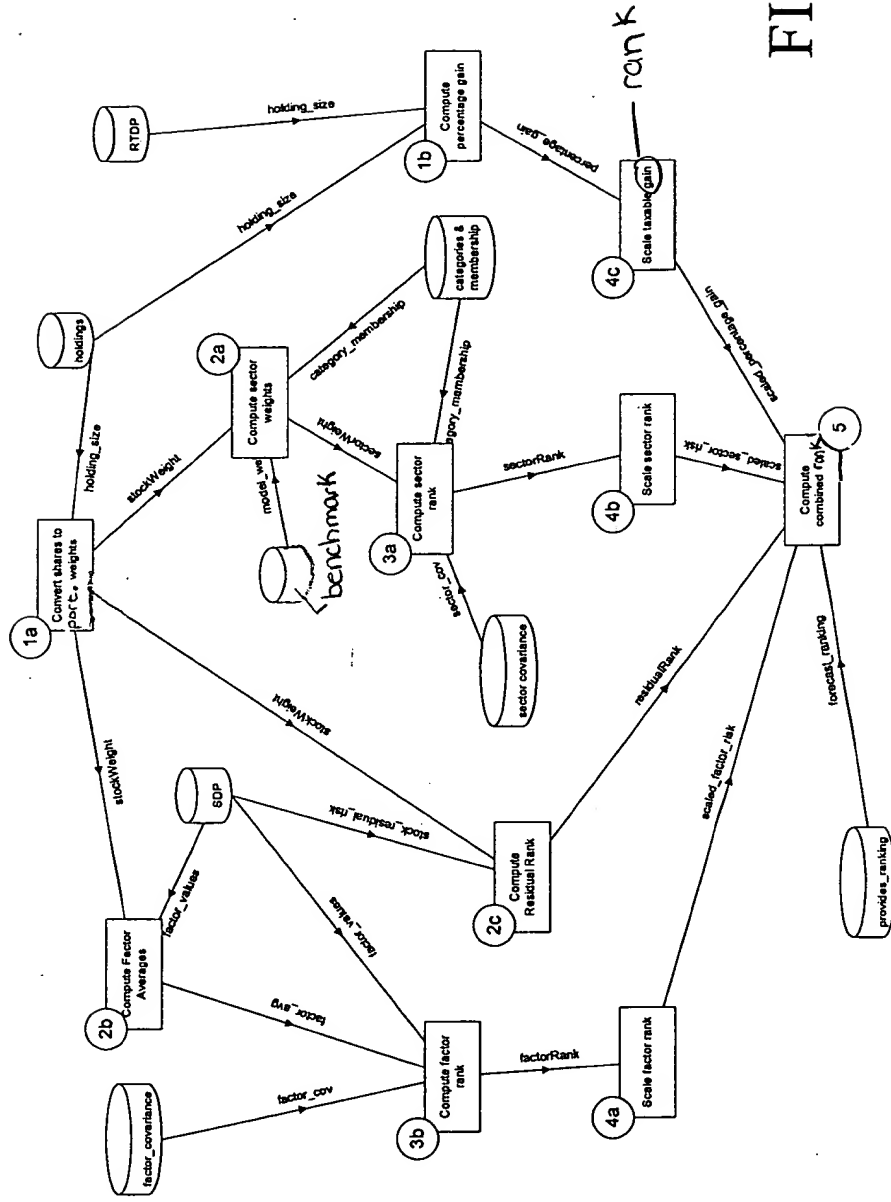


FIG. 5

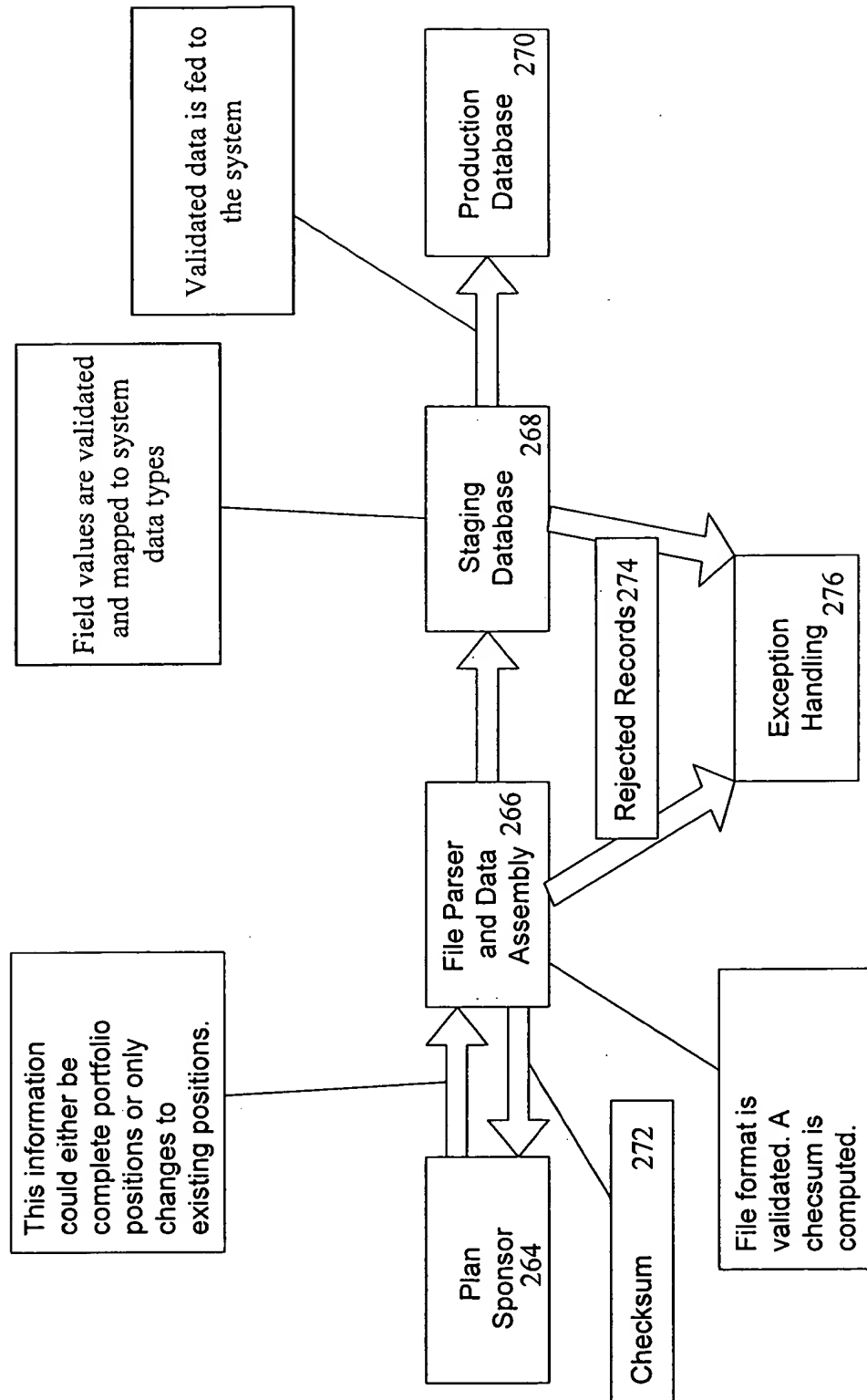


FIG. 6

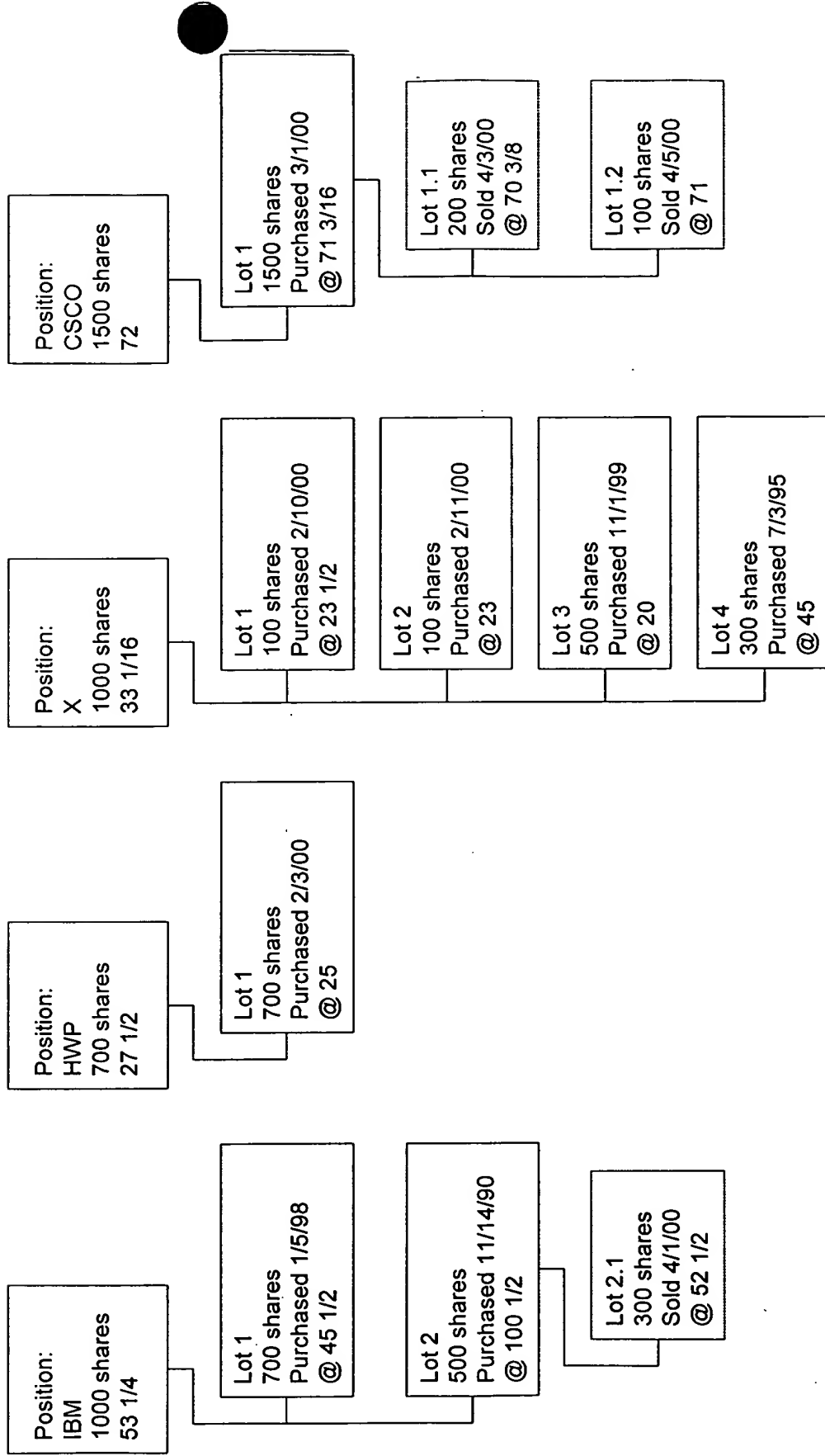
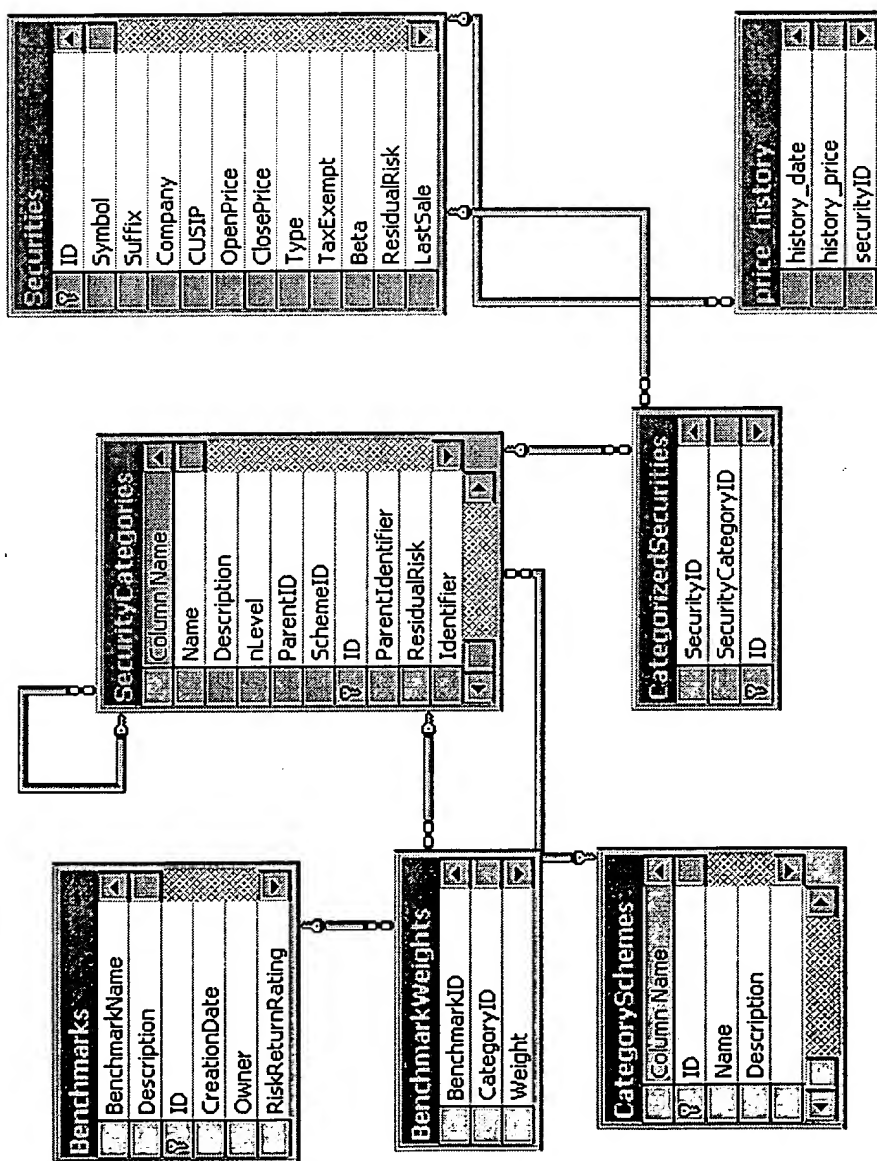


FIG. 7



Covariance View

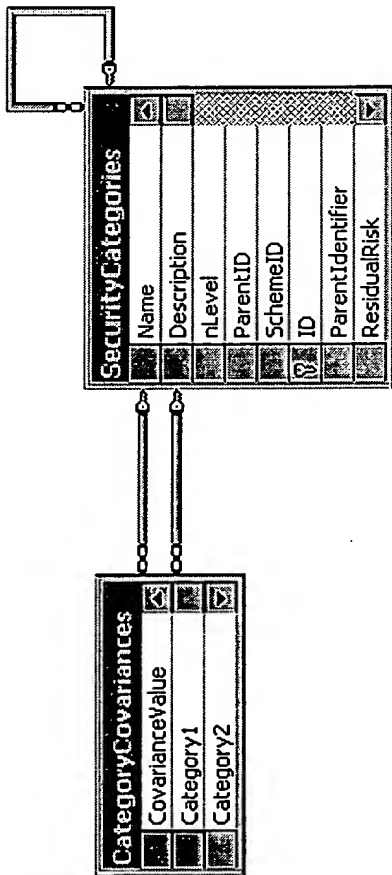


FIG. 8E

Portfolio View

FIG. 8F

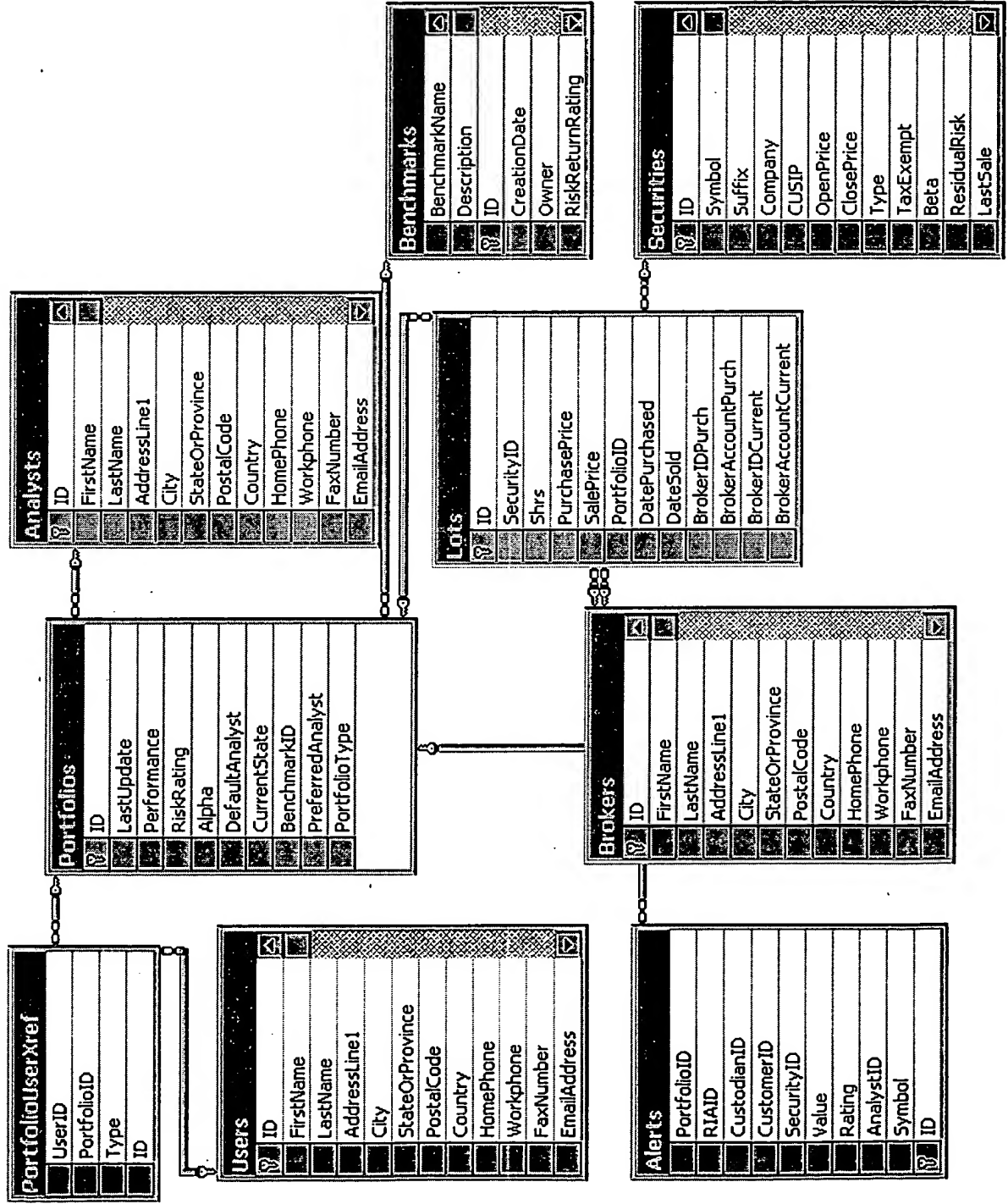
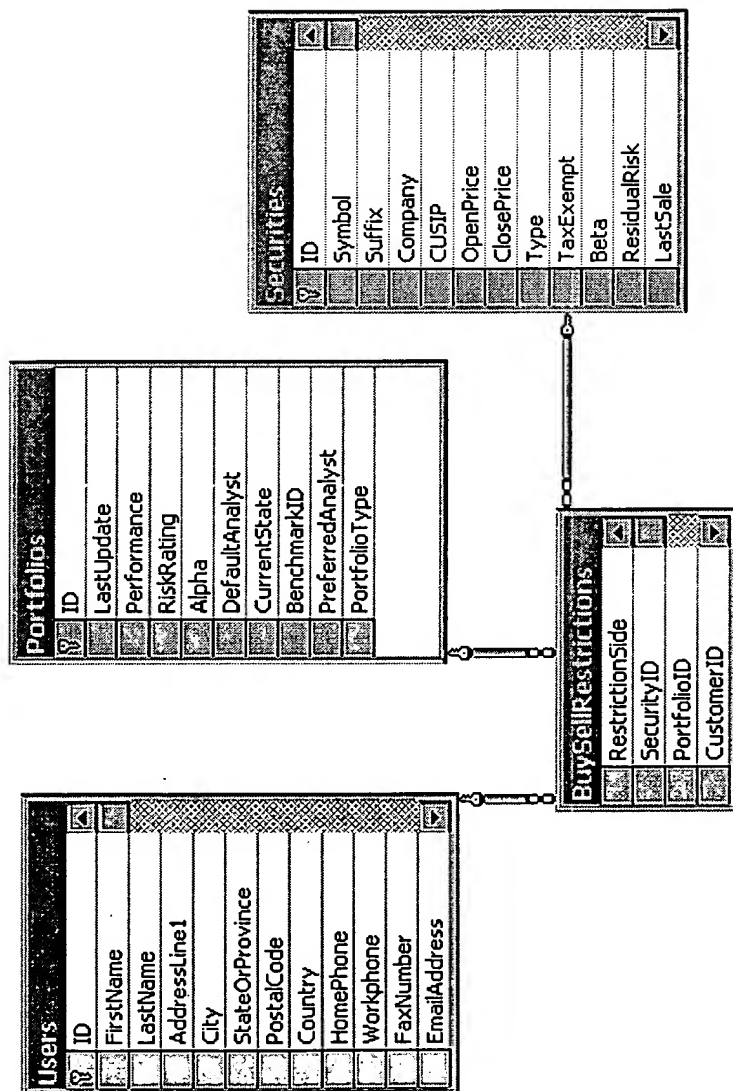


Fig. 8G



Trades and Orders View

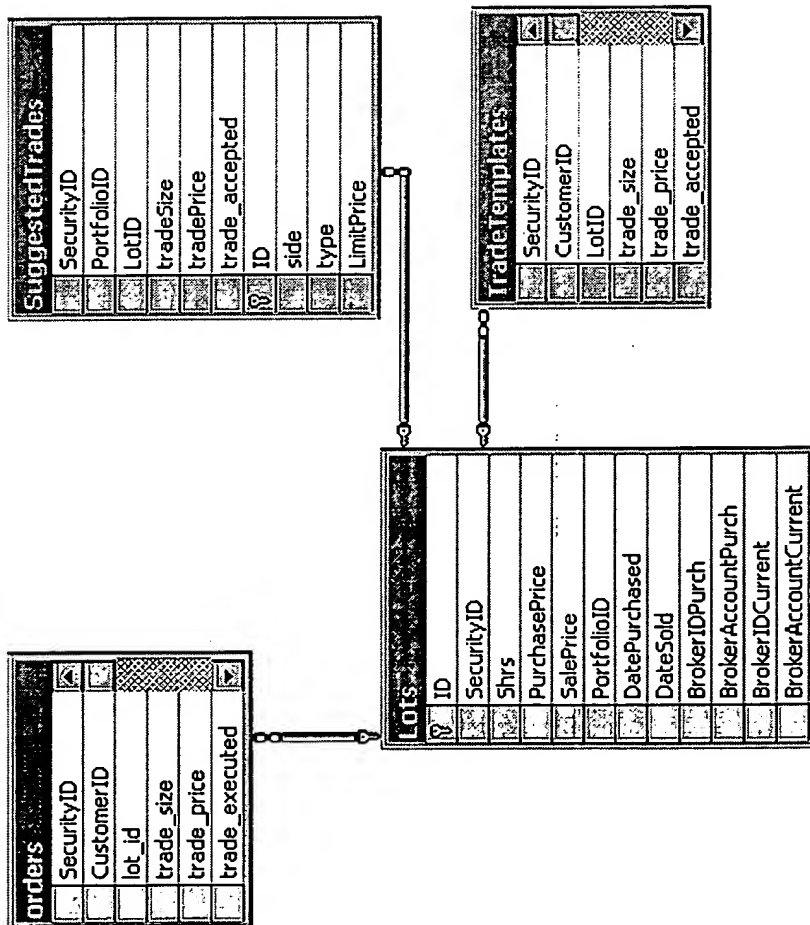


Fig. 8H

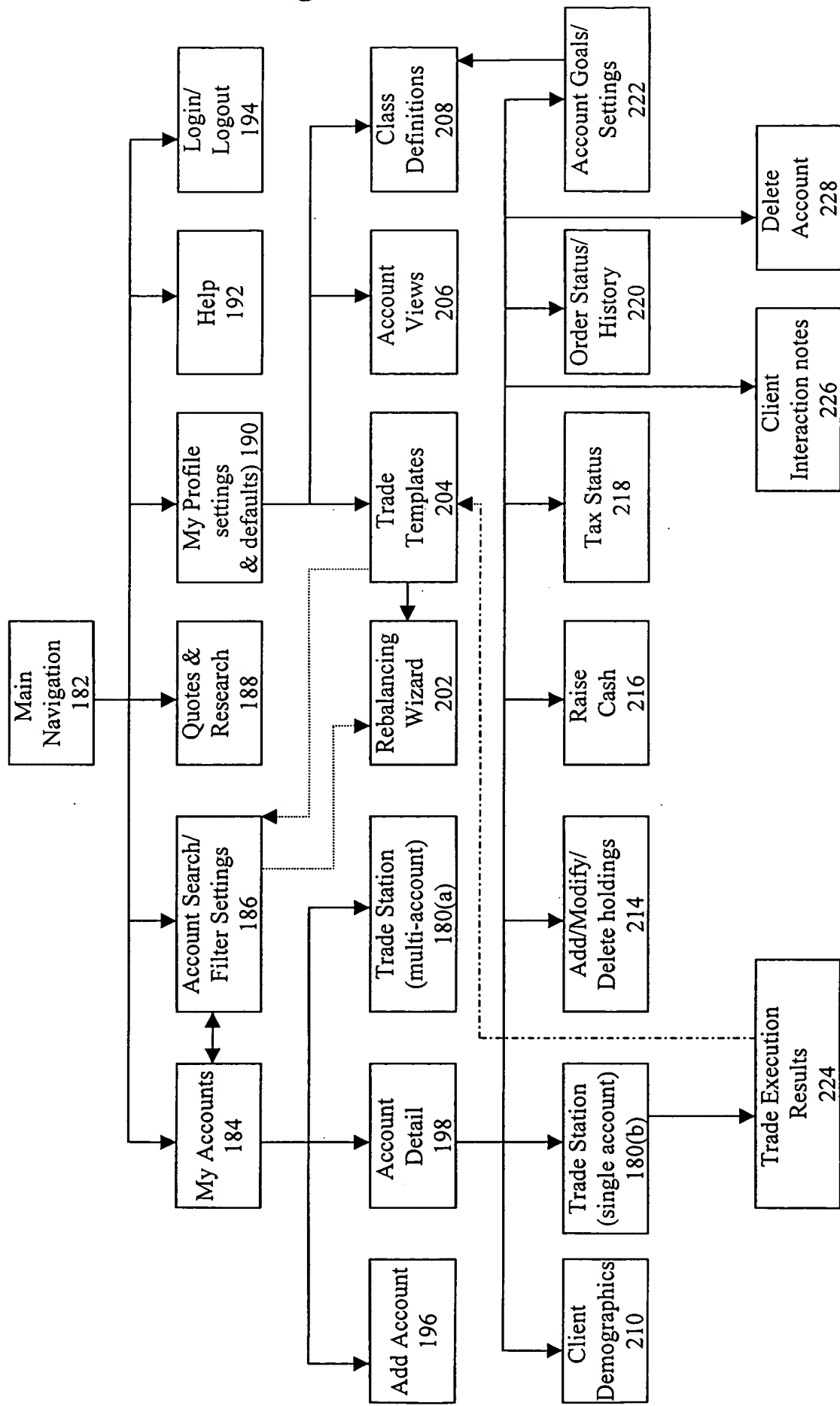


FIG. 9



Account List

Account Name (Click a name below to view account detail)	Account Value	Cash Percentage	Performance (Current Month)	Benchmark	Risk Rating	Alpha
Christene Hanley - IRA	\$ 243,011	13.8 %	+ 10.7 %	S&P 500	2.1	5.7
Nancy Matheson - College Fund	\$ 41,099	4.2 %	+ 9.1 %	Wilshire 5000	1.1	4.3
Darrel Roberts - General	\$ 443,930	10.1 %	- 4.0 %	Custom Aggressive	5.9	6.2
Arnold Tobias - Retirement	\$ 541,763	20.0 %	+ 2.4 %	Russell 2000	1.4	4.2
Coralie Witter - Retirement	\$ 444,321	11.3 %	+ 12.0 %	Russell 2000	2.7	3.5
Mary Robertson - General	\$ 223,230	1.8 %	- 5.2 %	Custom Aggressive	1.9	1.2
Todd Spring - IRA	\$ 113,031	11.8 %	+ 4.7 %	S&P 500	4.1	4.5
Jonathan Smith - General	\$ 400,201	5.8 %	- 4.4 %	Wilshire 5000	2.2	2.3
Joan Natalie - College Fund	\$ 81,900	2.2 %	+ 5.1 %	Custom Conservative	2.1	4.1
Leslie Racowsky - Retirement	\$ 111,200	3.2 %	+ 7.7 %	Wilshire 5000	2.5	3.6

Stock Alerts

Ticker	Stock Rating	Number of Accounts	Holding Value	Actions
AOL	▲ Accumulate	26	\$ 50,192	View Accounts Sell
EBAY	▲ Strong Buy	-	-	-
LCOS	▲ Buy	-	-	-
MSFT	▼ Hold	15	\$ 10,299	View Accounts Sell
NXTL	▲ Accumulate	10	\$ 34,837	View Accounts Sell
YHOO	▲ Strong Buy	-	-	-

Risk Alerts

Account Name	Risk Rating
Darrel Roberts - General	5.9
Jerry Glover - IRA	5.5
Jordan Mallick - General	5.2
Tim Brennan - General	5.0
James Slusser - College Fund	5.0
Bob Young - Retirement	4.5
Joan Young - Retirement	4.5

FIG. 10



My Accounts

Quotes & Research

My Profile

Help

Quick Account Find: L gout

Account Search		Submit		Reset	
Account Name Contains ...	<input type="text"/> <input type="button" value="Go"/>	Benchmark Equals ...			
Account Number Equals ...	<input type="text"/> <input type="button" value="Go"/>	<input type="checkbox"/> S&P 500 <input type="checkbox"/> Custom Aggressive <input type="checkbox"/> Russell 2000 <input type="checkbox"/> Custom Conservative <input type="checkbox"/> Wilshire 5000 <input type="checkbox"/> Custom Retirement			
Account Value Is ...	<input type="radio"/> less than \$ <input type="text"/> <input type="radio"/> greater than \$ <input type="text"/> <input type="radio"/> between \$ <input type="text"/> and \$ <input type="text"/>	Risk Is ...			
Cash Percentage Is ...	<input type="radio"/> less than % <input type="text"/> <input type="radio"/> greater than % <input type="text"/> <input type="radio"/> between % and % <input type="text"/>	Stock Rating Is ...			
Performance Since <input type="checkbox"/> Current Month <input checked="" type="checkbox"/> Is ...	<input type="radio"/> less than % <input type="text"/> <input type="radio"/> greater than % <input type="text"/> <input type="radio"/> between % and % <input type="text"/>	Stock Holdings Value of Ticker <input type="text"/> Is ...			
	<input type="radio"/> less than \$ <input type="text"/> <input type="radio"/> greater than \$ <input type="text"/> <input type="radio"/> between \$ <input type="text"/> and \$ <input type="text"/>				

FIG. 11

FIG. 12

Action	Ticker	Shares	Type	Market Price	Limit Price	Value
Sell <input checked="" type="checkbox"/>	DELL	1000	Market <input type="radio"/>	43 1/4		+\$ 43,250
Buy <input checked="" type="checkbox"/>	AAPL	500	Market <input type="radio"/>	87 3/8	85	-\$ 42,500
Sell <input checked="" type="checkbox"/>	KO	2000	Market <input type="radio"/>	53 1/2		-\$ 106,750

FIG. 13

Trade Execution Results									
Darrel Roberts - General									
<div> <div>Refresh</div> <div>Return to Account</div> </div>									
Status	Change	Cancel	Action	Ticker	Shares	Type	Price	Value	
Executed	-	-	Sell	DELL	1000	Market	-	+\$ 43,250	
Transmitted	Change	Cancel	Buy	AAPL	500	Limit	85	-\$ 42,500	
Cancelled	-	-	Sell	KO	2000	Market	-	+\$ 106,750	
Pending	Change	Cancel	Buy	ODWA	17667	Market	-	-\$ 106,002	
<div> <div>Refresh</div> <div>Return to Account</div> </div>									

Save Trade Template

To save this trading template for rebalancing other accounts, specify a name for this template below and click the "Save" button:

Save

FIG. 14

GoalSeeker™
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My Accounts

Quotes & Research

My Profile

Help

Quick Account Find:

Go

Logout

Trade Templates

Class Definitions

Account Views

Trade Templates

Create New Template

Click "Go" to Start the Rebalancing Wizard for all Accounts with Benchmark Equal to...

Name	Date	
Align Aggressive [Edit,Delete]	05/31/00	<div>Custom Aggressive</div> <div>Go</div>
Align Retirement [Edit,Delete]	05/31/00	<div>Custom Aggressive</div> <div>Go</div>
Rebalance General 5/30 [Edit,Delete]	05/30/00	<div>Custom Aggressive</div> <div>Go</div>
Align Wlshire [Edit,Delete]	05/24/00	<div>Custom Aggressive</div> <div>Go</div>
Align Custom B [Edit,Delete]	05/16/00	<div>Custom Aggressive</div> <div>Go</div>
Align Custom A [Edit,Delete]	05/16/00	<div>Custom Aggressive</div> <div>Go</div>

FIG. 15

Rebalance Accounts

- 1) Choose a trading template: **Align Aggressive**

Select	Account Name	Account Value	Benchmark	Current Risk Rating	Current Stock Rating	Projected Risk Rating	Projected Stock Rating
<input checked="" type="checkbox"/>	Christene Hanley - IRA	\$ 243,011	S&P 500	2.1	5.7	2.3	5.9
<input checked="" type="checkbox"/>	Nancy Matheson - College Fund	\$ 41,099	Wilshire 5000	1.1	4.3	0.9	3.5
<input checked="" type="checkbox"/>	Darrel Roberts - General	\$ 443,930	Custom Aggressive	5.9	6.2	2.2	4.3
<input checked="" type="checkbox"/>	Arnold Tobias - Retirement	\$ 541,763	Russell 2000	1.4	4.2	1.8	4.3
<input checked="" type="checkbox"/>	Coralie Witter - Retirement	\$ 444,321	Russell 2000	2.7	3.5	1.9	3.4
<input checked="" type="checkbox"/>	Mary Robertson - General	\$ 223,230	Custom Aggressive	1.9	1.2	2.0	4.7
<input checked="" type="checkbox"/>	Todd Spring - IRA	\$ 113,031	S&P 500	4.1	4.5	3.1	4.5
<input checked="" type="checkbox"/>	Jonathan Smith - General	\$ 400,201	Wilshire 5000	2.2	2.3	2.2	5.3
<input checked="" type="checkbox"/>	Joan Natalie - College Fund	\$ 81,900	Custom Conservative	2.1	4.1	1.1	5.2
<input checked="" type="checkbox"/>	Leslie Racowsky - Retirement	\$ 111,200	Wilshire 5000	2.5	3.6	2.2	3.6

FIG. 16

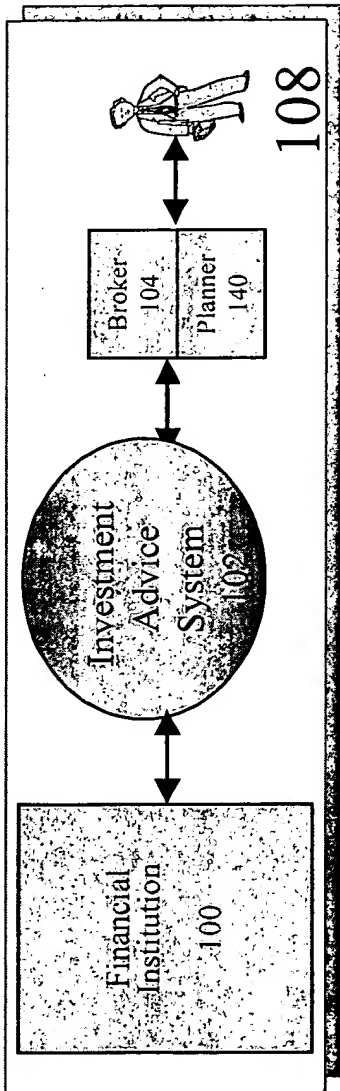


Fig. 17A

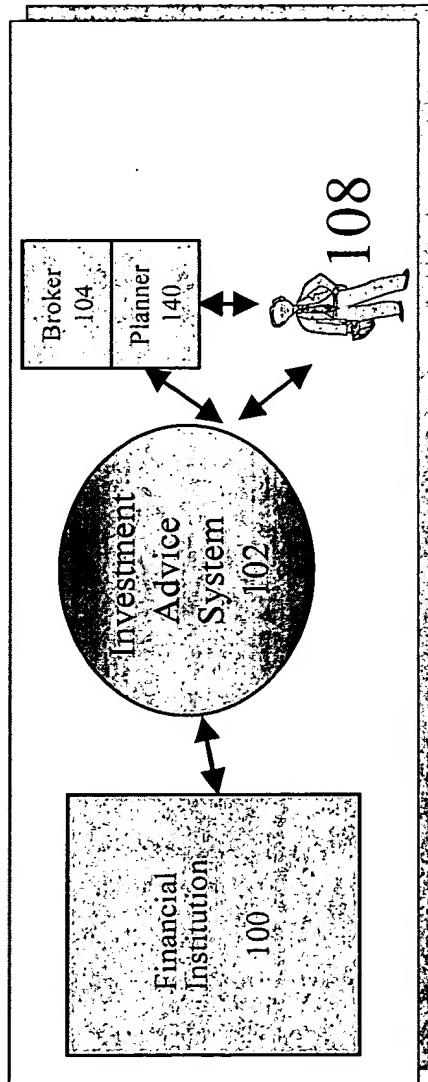


Fig. 17B

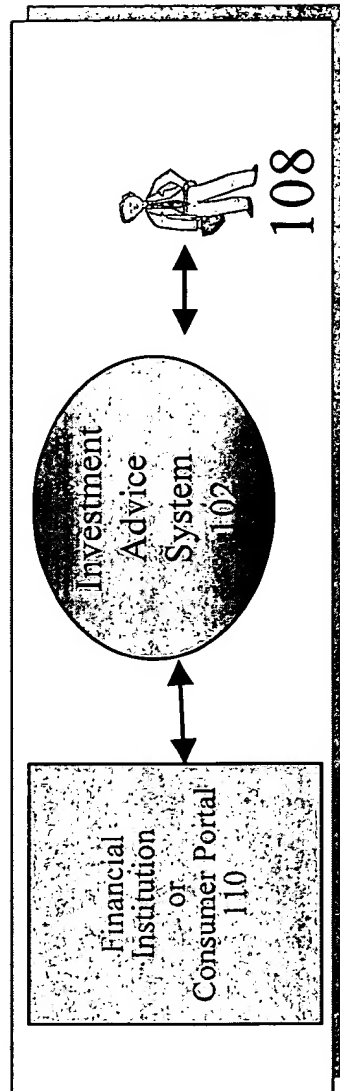


Fig. 17C

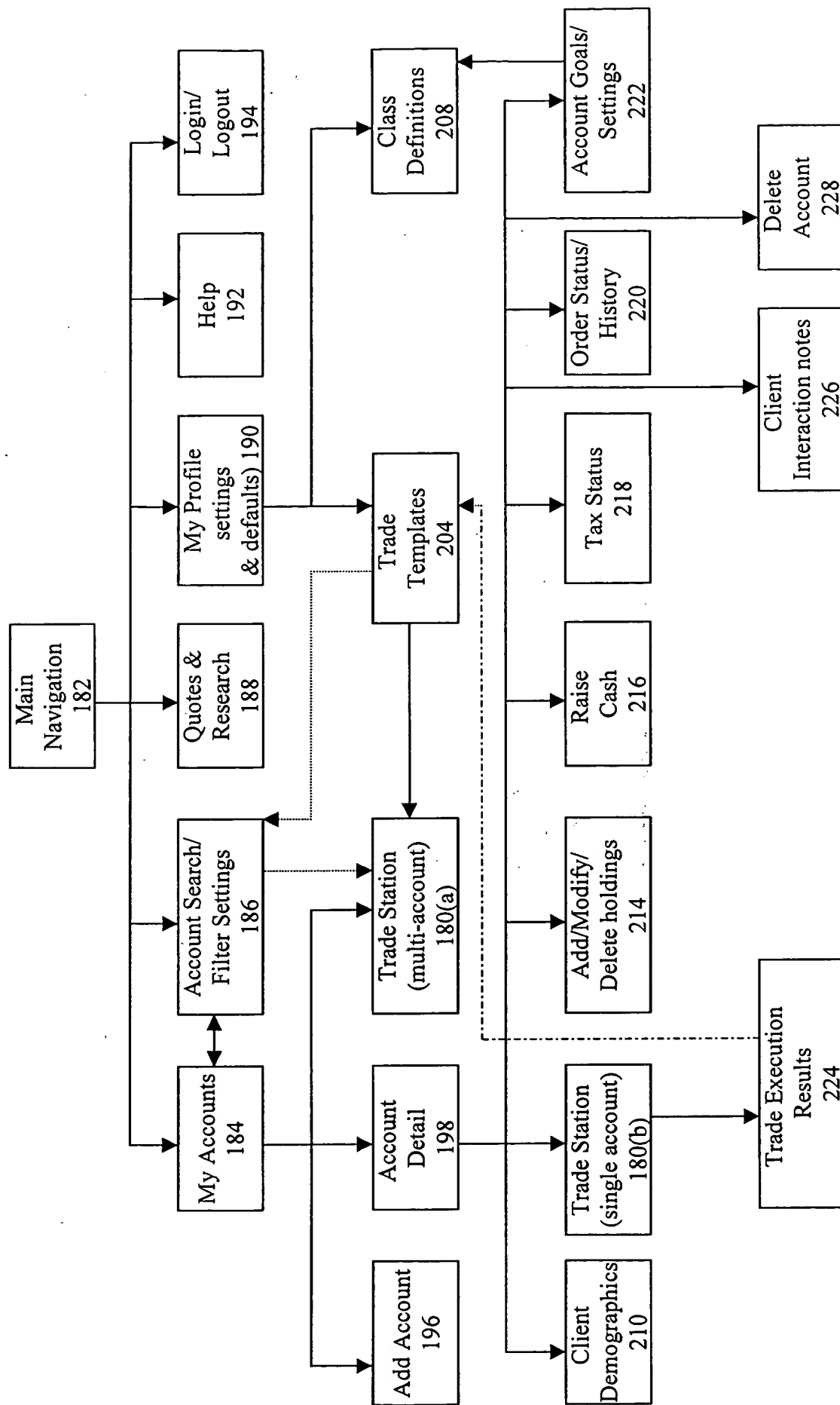


FIG. 18

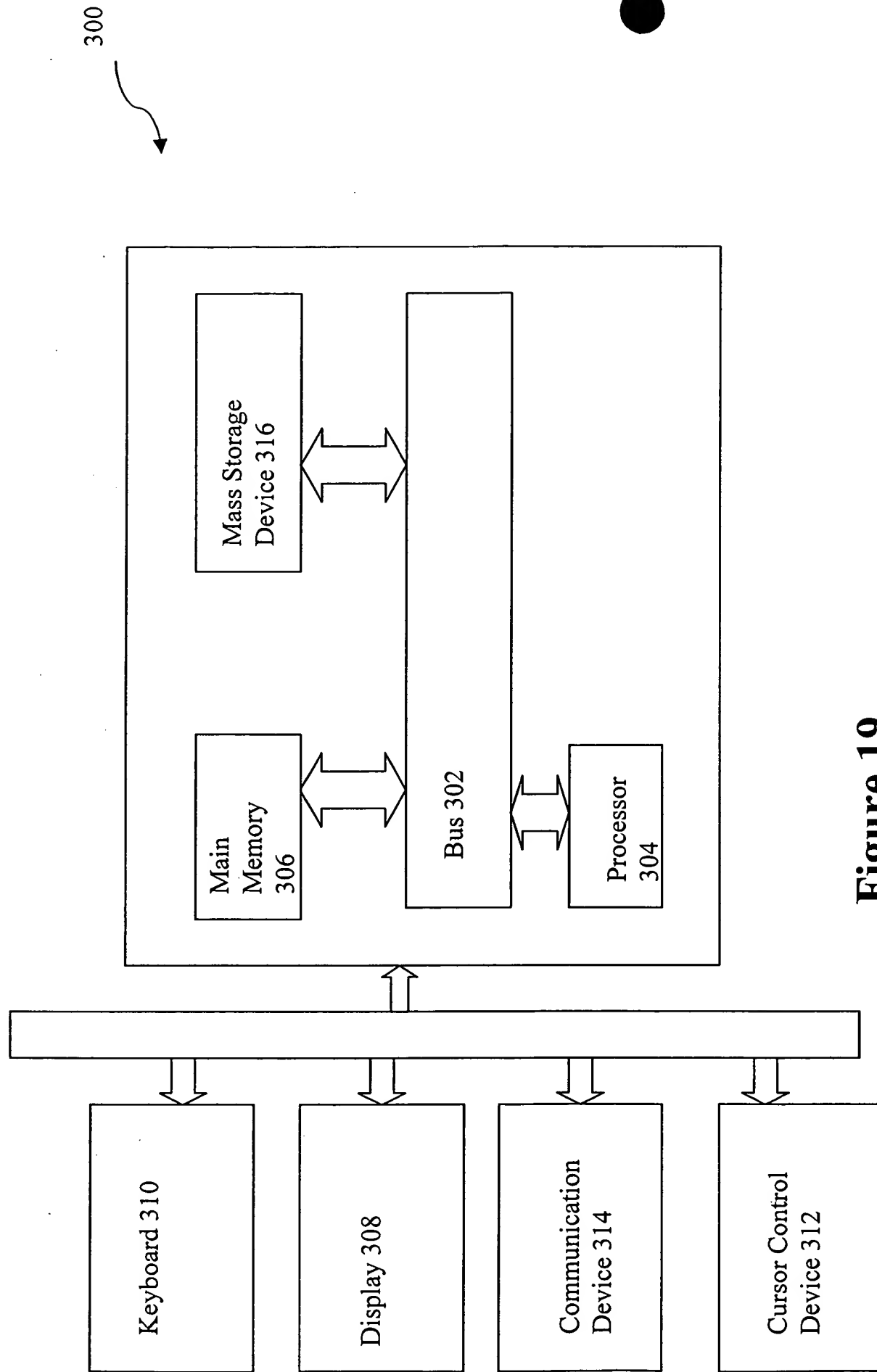


Figure 19

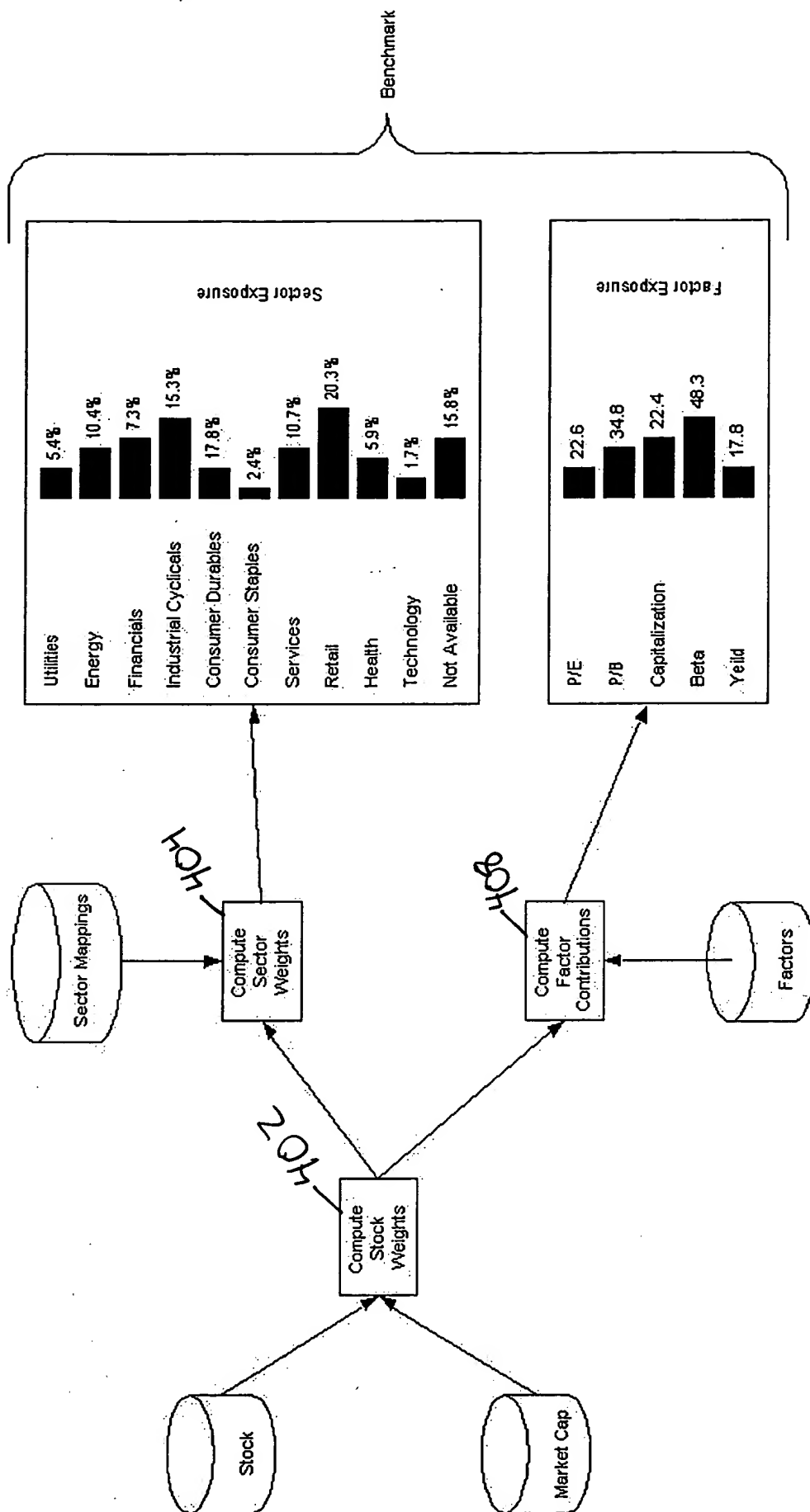


FIG. 20